

Certificate Number: 05781-NJ-DE-035802858

Bankruptcy Case Number: 21-12997



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 1, 2021, at 6:24 o'clock AM PDT, Joan Grochala completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 1, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President